

**WHAT IS CLAIMED IS:**

- 1        1. A product rate calculation system comprising:  
2            a product application operable to provide product information to and receive  
3                consumer information from a user, and further operable to send a call  
4                to a product rate calculation software component;  
5            a first support software component operable to receive the call from the  
6                product application; and  
7            a first protocol stack operable to process the call into a protocol for  
8                transmission over a communication link.
  
- 1        2. The product rate calculation system of claim 1 wherein being operable to  
2        send a call to a product rate calculation software component further comprises being  
3        operable to send at least one pointer to a product rate calculation software component  
4        interface.
  
- 1        3. The product rate calculation system of claim 2 wherein the at least one  
2        pointer indicates rating information stored in a database.
  
- 1        4. The product rate calculation system of claim 1 wherein the product  
2        application and the first support software component execute in a single process.
  
- 1        5. The product rate calculation system of claim 1 wherein the product  
2        application further comprises at least one product application software component.
  
- 1        6. The product rate calculation system of claim 1 wherein the protocol stack is  
2        a network protocol stack.
  
- 1        7. The product rate calculation system of claim 1 further comprising:  
2            a product rate calculation software component having a product rate  
3                calculation software component interface, the product rate calculation  
4                software component for calculating a product rate depending upon  
5                rating information;

6           a second support software component;  
7           a second protocol stack; and  
8           a communication link coupled between the first protocol stack and the second  
9           protocol stack, the second protocol stack operable to receive and  
10          process a transmission from the first protocol stack into the call to the  
11          product rate calculation software component, the second support  
12          software component for sending the call to the product rate calculation  
13          software component to the product rate calculation software  
14          component interface.

1           8. The product rate calculation system of claim 7 wherein the first support  
2          software component is a proxy component and the second support software  
3          component is a stub component.

1           9. The product rate calculation system of claim 7 wherein the communication  
2          link is a network.

1           10. The product rate calculation system of claim 7 wherein the product rate  
2          calculation software component and the second support software component execute  
3          in a single process.

1           11. The product rate calculation system of claim 7 wherein the rating  
2          information includes at least one of consumer information and product information.

1           12. The product rate calculation system of claim 1 wherein the product  
2          application is an insurance product application and the product information includes  
3          an insurance product rate.

1           13. The product rate calculation system of claim 12 wherein the insurance  
2          product rate is for one of home insurance, life insurance, health insurance, automobile  
3          insurance, and renter's insurance.

1           14. The product rate calculation system of claim 1 wherein at least one of the  
2 product application, the first support software component, and the first protocol stack  
3 is encoded in a computer readable medium as instructions executable on a processor,  
4 the computer readable medium being one of an electronic storage medium, a magnetic  
5 storage medium, an optical storage medium, and a communications medium  
6 conveying signals encoding the instructions.

1           15. The product rate calculation system of claim 1 further comprising a  
2 computer system including a processor, a memory coupled to the processor, and a  
3 network interface, and wherein the product application, the first support software  
4 component, and the first protocol stack are encoded as instructions executable on the  
5 processor.

1           16. A method calculating a product rate comprising:  
2 receiving a request for a product rate from a user;  
3 converting the request for a product rate into a call to a product rate calculation  
4 software component;  
5 sending the call to a product rate calculation software component to a first  
6 support software component;  
7 receiving, at the first support software component, the call to a product rate  
8 calculation software component;  
9 processing the call to a product rate calculation software component into a  
10 protocol for transmission over a communication link; and  
11 transmitting the call to a product rate calculation software component over the  
12 communication link.

1           17. The method of claim 16 further comprising:  
2 receiving the transmitted call to a product rate calculation software  
3 component;  
4 processing the transmitted call to a product rate calculation software  
5 component

6 sending the processed call to a second support software component  
7 receiving, at a second support software component, the call to a product rate  
8 calculation software component;  
9 sending the call to a product rate calculation software component to a product  
10 rate calculation software component interface; and  
11 performing a product rate calculation depending upon rating information.

1 18. The method of claim 17 further comprising retrieving rating information  
2 from a database.

1 19. The method of claim 17 further comprising storing a calculated product  
2 rate in a database.

1 20. The method of claim 16 wherein the receiving a request further comprises  
2 receiving consumer information from a computer system.

1 21. The method of claim 16 encoded in a computer readable medium as  
2 instructions executable on a processor, the computer readable medium being one of an  
3 electronic storage medium, a magnetic storage medium, an optical storage medium,  
4 and a communications medium conveying signals encoding the instructions.

1 22. The method of claim 16 wherein the sending the call to a product rate  
2 calculation software component to a first support software component further  
3 comprises sending at least one pointer the to a product rate calculation software  
4 component interface.

1 23. The method of claim 16 wherein the product rate is an insurance product  
2 rate.